



## Department of Human Resources

Monroe County, New York

**Maggie Brooks**  
*County Executive*

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*Director*

### **\*\*\* 2016 Open Enrollment \*\*\*** **4.9% rate adjustment for 2016**

Monroe County's self-insured medical benefits program continues to offer employees and our taxpayers a financially strong and stable program. Specifically, our plan is better equipped to handle the significant costs and administrative challenges of Obamacare as reporting requirements for 2016 become much more onerous for employers. In order to maintain our strength and stability, however, a modest adjustment of rates is needed. In 2016, our medical rates will increase by 4.9% on all plans, **which is less than half of the increase being seen in our region.** This achievement is due, in no small part, to the ongoing efforts of our employees and our benefit partners in helping us focus on health and wellness for ourselves and for our families.

Open Enrollment is a great time to take stock of your current benefits plan and evaluate if the plan you selected is the best choice for you and for your family for 2016. We encourage you to take a few minutes to look over the 'switch and save' chart included in this booklet. It will benefit you and your family to identify your out of pocket medical costs against the plan in which you are presently enrolled. Switching to a lower premium plan with slightly higher out of pocket costs may save you hundreds of dollars in 2016. Remember, Blue Point 2 Value continues to offer the best combination of comprehensive benefits and affordable costs.

#### **Health Insurance Key Points:**

- 4.9% rate adjustment for 2016
- Benefit plans remain the same
- Becoming self-insured saves money for all stakeholders

**Flexible Spending Accounts:** Flexible Spending Accounts enable employees to reduce taxable income and more efficiently budget for yearly out of pocket healthcare costs such as doctor visit copays, eyeglasses, or prescription drug copays. Specifically, Dependent Care offers working parents a financially sound and proven method for meeting the work-related costs of caring for a qualifying dependent. Employees with a child or children under age 13 and who have eligible child care expenses such as daycare, in-home care, summer camp, or before or after school programs can enroll in this important benefit. Look in this booklet for additional information about Dependent Care and Flexible Spending Accounts.

**Deferred Compensation Plan:** Recently, Monroe County introduced its new retirement plan website, [www.icmarc.org/monroe-county](http://www.icmarc.org/monroe-county), a one-stop online hub for information and updates about our Deferred Compensation Plan.

**Forms available at [www.monroecounty.gov/hr-openenrollment.php](http://www.monroecounty.gov/hr-openenrollment.php)**  
**[hrbenefits@monroecounty.gov](mailto:hrbenefits@monroecounty.gov)**  
**753-1742**

**Open Enrollment ends Friday, December 4, 2015**

